

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION**

In re:

VERA D MCFARLAND

Debtor(s)

Case No. 20-11596-AMC

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Kenneth E. West, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/13/2020.
- 2) The plan was confirmed on 11/17/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 06/18/2024.
- 6) Number of months from filing or conversion to last payment: 48.
- 7) Number of months case was pending: 57.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$29,475.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$13,286.00
Less amount refunded to debtor	\$1.80

NET RECEIPTS: \$13,284.20

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,840.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,104.91
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,944.91

Attorney fees paid and disclosed by debtor: \$1,610.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMAZON	Unsecured	NA	NA	NA	0.00	0.00
AMERICAN HERITAGE FEDERAL CRI	Secured	NA	NA	NA	0.00	0.00
CARE CREDIT	Unsecured	NA	NA	NA	0.00	0.00
CHASE/SLATE	Unsecured	NA	NA	NA	0.00	0.00
CITY OF PHILA	Secured	NA	1,499.25	1,499.25	965.46	0.00
CREDITORS BANKRUPTCY SERVICE	Unsecured	NA	240.88	240.88	0.00	0.00
FIFTH THIRD MORTGAGE LOAN	Secured	NA	NA	NA	0.00	0.00
GREENSKY	Unsecured	NA	NA	NA	0.00	0.00
HARLEY DAVIDSON	Secured	NA	NA	NA	0.00	0.00
JEFFERSON HEALTH	Unsecured	NA	NA	NA	0.00	0.00
LOWES	Unsecured	NA	NA	NA	0.00	0.00
LVNV FUNDING	Unsecured	NA	708.51	708.51	0.00	0.00
MACY'S	Unsecured	NA	NA	NA	0.00	0.00
MATTRESS FIRM	Unsecured	NA	NA	NA	0.00	0.00
PHFA LOAN SERVICING DIVISION	Secured	NA	84,078.92	4,045.63	2,605.20	0.00
PHFA LOAN SERVICING DIVISION	Secured	NA	NA	7,405.20	4,768.63	0.00
PINNACLE SERVICE SOLUTIONS LLC	Unsecured	NA	500.00	500.00	0.00	0.00
PREMIER BANKCARD, LLC.	Unsecured	NA	323.94	323.94	0.00	0.00
ROTHMAN INSTITUTE	Unsecured	NA	NA	NA	0.00	0.00
TARGET	Unsecured	NA	NA	NA	0.00	0.00
VERIZON	Unsecured	NA	372.39	372.39	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$11,450.83	\$7,373.83	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$1,499.25	\$965.46	\$0.00
TOTAL SECURED:	\$12,950.08	\$8,339.29	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$2,145.72	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$4,944.91</u>
Disbursements to Creditors	<u>\$8,339.29</u>
TOTAL DISBURSEMENTS :	<u>\$13,284.20</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/19/2024

By: /s/ Kenneth E. West

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.